

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

TIMOTHY M. COTTER  
MELISSA S. COTTER  
Debtor(s)

Case No. 17-13357-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/11/2017.
- 2) The plan was confirmed on 12/07/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/07/2024.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 86.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$86,999.84.
- 10) Amount of unsecured claims discharged without full payment: \$17,338.75.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$28,211.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$28,211.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$0.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,449.03  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,449.03**

Attorney fees paid and disclosed by debtor: \$750.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACE CASH EXPRESS	Unsecured	NA	1,149.00	1,149.00	130.81	0.00
AMERICAN INFOSOURCE LP AS AGEI	Unsecured	NA	110.24	110.24	12.54	0.00
BARCLAY BANK DELAWARE	Unsecured	NA	1,252.00	NA	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	NA	496.89	496.89	56.57	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	NA	590.43	590.43	67.22	0.00
CAPITAL ONE NA	Unsecured	516.00	516.18	516.18	58.76	0.00
CAVALRY SPV I LLC	Unsecured	695.00	670.38	670.38	76.32	0.00
ENHANCE RECOVERY CO	Unsecured	429.00	NA	NA	0.00	0.00
ERC/ENHANCED RECOVERY CORP	Unsecured	NA	429.00	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	NA	5,844.58	5,844.58	5,844.58	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	224,075.00	219,598.93	17,884.39	17,884.39	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	850.00	850.92	850.92	96.87	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	557.00	557.61	557.61	63.49	0.00
LVNV FUNDING LLC	Unsecured	NA	502.45	502.45	57.21	0.00
MARINER FINANCE LLC	Unsecured	1,433.00	4,011.44	4,011.44	456.71	0.00
MARINER FINANCE LLC	Unsecured	1,386.00	1,388.28	1,388.28	158.06	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	1,166.98	1,166.98	132.86	0.00
ONE MAIN FINANCIAL GROUP LLC	Unsecured	NA	4,160.00	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,431.00	2,371.05	2,371.05	269.95	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	464.00	463.54	463.54	52.77	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,160.00	3,011.36	3,011.36	342.86	0.00
SOUTHERN AUTO FINANCE COMPAN	Secured	6,108.00	6,108.64	NA	0.00	0.00
SPOT LOAN	Unsecured	NA	1,291.55	0.00	0.00	0.00
TEK COLLECT	Unsecured	NA	455.00	NA	0.00	0.00
TEK COLLECT	Priority	455.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	590.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	496.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$17,884.39	\$17,884.39	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,844.58	\$5,844.58	\$0.00
<b>TOTAL SECURED:</b>	<b>\$23,728.97</b>	<b>\$23,728.97</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,856.75</b>	<b>\$2,033.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$2,449.03</u>	
Disbursements to Creditors	<u>\$25,761.97</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$28,211.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2024

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.